



Checklist for making a complaint to AFCA: platform superannuation funds

Take Your Super Back (operated by Super Consumers Australia) has created this checklist to help people to make a complaint to the Australia Financial Complaints Authority (AFCA) about a **financial adviser** who provided them with advice to switch their super into the **Shield and First Guardian Master Funds**. This checklist is not legal advice. If you would like legal help or assistance go to: <https://takeyoursuperback.com/legal-advice-and-help/>

Below is a list of some of the documents you may need to show to the Australian Financial Complaints Authority (AFCA) to support your complaint. You may not have to give all these documents to AFCA depending on your situation and what you are asking for in your complaint. If you don't have these documents, or you aren't sure whether you need them, you can lodge your complaint now and speak to AFCA about what else you need later. For more information about making a complaint to AFCA, go to: <https://takeyoursuperback.com/make-a-complaint/>

✓	Document	What is it?	Where can I find it?
Information about the advice you were given			
	Statement of Advice or Record of Advice	<p>A document provided by your financial adviser that explains the advice they gave you. It may also show the fees the adviser charged for the advice.</p> <p><u>This is the most important document for your complaint.</u></p>	<p>You can usually find a Statement of Advice in your email inbox. If you signed it using DocuSign, you may need to download it using a link that was sent to you.</p> <p>Search your inbox for "statement of advice" or "record of advice" or "docuSign" or the name of the adviser or advice business.</p> <p>Make sure you check your spam or junk folder.</p>
	Product Disclosure Statement (PDS)	<p>This is a document that advisers must give you when they recommend a financial product. It provides information about the product's key features, risks and benefits, and terms and conditions.</p>	<p>You can usually find a PDS in your email inbox. Make sure you check your spam or junk folder.</p> <p>You may also be able to find a copy online or from another investor, but check to make sure you have the version from when you first invested.</p>

✓	Document	What is it?	Where can I find it?
	Questionnaires (Fact Finds, Risk Profile)	Advisers use questionnaires to collect information about your financial situation before providing advice to you. They show the information you provided the adviser and the work that the adviser did before giving you advice.	Check your email inbox, including your 'sent' folder. Search for the name of the adviser or advice business.
	Signed contract or service agreement	This document show that the adviser agreed to provide you advice and you agreed to pay for it. Sometimes this document is part of the statement or record of advice.	<p>Check your email inbox, including your 'sent' folder. If you signed it using Docusign, you may need to download it using a link that was sent to you.</p> <p>Search your inbox for "docusign" or the name of the adviser or advice business.</p>
	Correspondence (including emails, meeting invitations, file notes, etc) with your adviser or advice business	These documents show the relationship between you and the adviser, some of the work the adviser did and any promises that were made to you.	Check your email inbox. Search your inbox for the name of the adviser or advice business or any other names of people you remember speaking to.

Information about your current super fund

	Annual super fund statement	This is a document which includes information about your account balance in the fund, your member number and other information about your investments and insurance that will be useful for your complaint.	Log in to your super account through the platform and download your statements. If you can't access your online account, call the fund and ask them to email you copies.
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Information about how much money was invested and lost

	Super fund portfolio statements	This will show how much is in your super fund and set out the details of your investments including how much money you made or lost. You will likely need one statement from when you first invested and one statement showing how	Log in to your super account through the platform and download your statements. If you can't access your online account, call the fund and ask them to email you copies.
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✓	Document	What is it?	Where can I find it?
		much money you have now.	
	Super fund cash account transaction statement	These show the amount you rolled over to your super fund and any transactions in or out of the fund.	Log in to your super account through the platform and download your statements. If you can't access your online account, call the fund and ask them to email you copies.

Information about how much money you would have made if you hadn't switched funds

	Former super fund statement	This shows what you were invested in before you switched your super. You can use this information to work out how much money your super would have earned if you had never switched. AustralianSuper, Hostplus and Hesta are examples of super funds that people were with before they switched.	Log in to your old super account to download your statement. If you don't have an online account, call the fund and ask them to email you a copy.
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Information about money you had to pay because of what happened (if applicable)

	Invoices or statements	If you had to pay money to deal with your situation, there should be an invoice or statement that shows how much you paid.	Contact the person who provided the service to ask for a copy.
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Other information

	Information and documents about stress or distress you suffered because of what happened	This information will help AFCA understand your experience dealing with your adviser and losing your super	<p>You can write AFCA a letter explaining the stress or distress you have experienced. It helps to provide examples of how the stress or distress has affected your health.</p> <p>If you went to see a doctor or a psychologist, you can ask them for copies of your medical records.</p>
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